

Certificate of Notice Page 1 of 2
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Richard S. Greenspan
 Debtor

Case No. 17-18209-elf
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Stacey
 Form ID: pdf900

Page 1 of 1
 Total Noticed: 7

Date Rcvd: Mar 14, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 16, 2018.

db +Richard S. Greenspan, 233 South Fieldstone Court, Yardley, PA 19067-5711
 cr +Nissan Motor Acceptance Corporation, Stewart, Zlimen, & Jungers, LTD, 2860 Patton Road,
 Roseville, MN 55113-1100
 cr +Santander Consumer USA Inc., 2860 Patton Rd., Roseville, MN 55113-1100

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: bankruptcy@phila.gov Mar 15 2018 01:49:01 City of Philadelphia,

City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 15 2018 01:48:32

Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Mar 15 2018 01:48:44 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

cr +E-mail/PDF: gecsed@recoverycorp.com Mar 15 2018 01:52:44 Synchrony Bank,
 c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 4

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 16, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 14, 2018 at the address(es) listed below:

BONNIE B. FINKEL finkeltrustee@comcast.net, NJ69@ecfcbis.com;Finkeltrustee@comcast.net
 DIANA M. DIXON on behalf of Debtor Richard S. Greenspan dianamdixonesq@gmail.com
 KEVIN G. MCDONALD on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
 KMcDonald@blankrome.com
 REBECCA ANN SOLARZ on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
 bkgroup@kmlawgroup.com
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA**

IN RE:	RICHARD S. GREENSPAN	:	Chapter 7
		:	
	Debtor	:	Bky. No. 17-18209 ELF

ORDER

AND NOW, WHEREAS, a reaffirmation agreement of the kind specified in 11 U.S.C. §524(c) between the Debtor and **Santander Consumer USA** has been filed with the court,

AND, 11 U.S.C. §524(m) provides that a reaffirmation agreement shall be presumed to be an undue hardship on the Debtor if the Debtor's monthly income less the Debtor's monthly expenses as shown on the statement in support of the reaffirmation agreement required under 11 U.S.C. §524(k)(6)(A) is less than the scheduled payments on the reaffirmed debt,

AND, based on the Debtor's monthly income and monthly expenses as shown on the statement in support of the reaffirmation agreement required under 11 U.S.C. §524(k)(6)(A), as well as the income stated on Schedule I and expenses stated on Schedule J, the Debtor appears to have insufficient income to pay the scheduled payments on the reaffirmed debt,¹

It is therefore ORDERED and DETERMINED that:

1. There is a presumption that the reaffirmation agreement would impose an undue hardship on the Debtor. See 11 U.S.C. §524(m)(1).
2. Pursuant to §524(m)(1), a hearing shall be held on **April 4, 2018, at 10:00 a.m., in Bankruptcy Courtroom No. 1, U.S. Bankruptcy Court, 900 Market Street, Philadelphia, PA**, to determine whether the reaffirmation agreement will be disapproved (“the §524(m)(1) Hearing”).
3. Pending the conclusion of the §524(m)(1) Hearing, the discharge order under 11 U.S.C. §727(a) shall not be entered. See Fed. R. Bankr. P. 4004(c)(1)(K).

Date: March 13, 2018



ERIC L. FRANK
U.S. BANKRUPTCY JUDGE

¹ While the Debtor's Schedule D lists a second mortgage debt on the Debtor's residence, there does not appear to be any line item for servicing of that debt on Schedule J.